Certificate Number: 16339-PAE-DE-036407298

Bankruptcy Case Number: 22-10254



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 17, 2022, at 8:50 o'clock PM EDT, Matthew Macdonough completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 17, 2022 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: <u>Certified Financial Counselor</u>